

Guvernator's Restaurant
608 East Broad Street.
Oysters and Clams
All the Year Round
SEA FOOD
A SPECIALTY

OFFICERS OF THE CLUB.
President,
S. T. Leeming,
Vice-President,
Raymond Massey,
Secretary,
Gervys Taylor,
Treasurer,
Ralph Dombrower.
Address communications, contributions, suggestions for Truth to Chairman of Publicity Committee.

THE TRUTH
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Aragon
means
Best
in
Coffee
Tea
Rice

DIRECTORS:
S. T. Leeming
Raymond Massey
Ralph Dombrower
Robert Saville
W. S. Campbell
Gervys Taylor
E. S. Easick
H. F. Harrison
W. W. Workman
Address all communications relating to membership and club affairs to Gervys Taylor, Secretary, Box 239.

1920 Map of Richmond and Suburbs
50 cents to \$7.50
At your Stationer's or
Hill Directory Co., Inc.
823 Mutual Building.
Remember Hill's Letter Shop for Multigraphing.

Outdoor Advertising
The Truth Tersely Told
The Burton System, Inc.
Richmond, Va.

Christmas
PERSONAL
GREETING CARDS.
L.P. Levy & Co.
603 East Broad Street.

MEMBERS
ADVERTISERS' CLUB
AND
YOUR FRIENDS
DAILY
LUNCHEON
50c and 75c
AT
MAXIME'S
717 East Grace
Excellent Food—Service
Above Par.

Good for the Eyes
The S. GALESKI Optical Co.
Main & 8th Sts. 223 E. Broad St.
Kodak Headquarters.

better have WHITTET print it.
WHITTET & SHEPPERSON
Printers
Eight St., between Main and Franklin
RICHMOND, VA.

The Realtors
To Handle Your
Real Estate
ALLAN, SAVILLE & SNEAD, Inc.
501-2-3 Ry. & Power Bldg.
Phone Randolph 3326-3327.

REMEMBER!!
We Write All Lines of
INSURANCE
AND
SURETY BONDS
Gibson, Moore & Sutton, Inc.
308-9-10 Mutual Building.

Virginia Engraving Co., Inc.
Photo-Engravers
Artists and Designers
8 and 10 North Eleventh St.
Phone Randolph 318.

FREDERIC SPIGEE STUDIOS
ADVERTISING ART
1012 T.D. BLDG.
-TELEPHONE- -RAN. 2042-

Richmond Manufacturers Earn Your Support for Richmond's Aid, Say: "Richmond Made"

Entire Membership of the
Retail Merchants' Association
Have Been Invited
and Why

THE reason so many small retail advertisers secure unsatisfactory results from their advertising, according to authorities, is that the advertiser himself is frequently not "sold" on the idea of advertising.

Strange as it may seem, there are substantial numbers of advertisers who use the printed word very much as sheep follow their leader, because the other fellow does it. In the same way a great many big stores are handicapped in getting advertising results by the indifference of their sales forces as to advertising or any other store interest.

Most shoppers prefer not to ask for an advertised article. They prefer to ask in a general way for the article and expect to be shown the article which has been advertised special. In hundreds of such cases where the sales clerk has no knowledge of the advertised item, shoppers have made inquiry and have been turned away, taking with them not the advertised merchandise, but a feeling that in some way the big store was "only advertising" and did not really mean what was promised.

RETAIL MERCHANTS INVITED.
The Richmond Advertiser's Club has invited the entire membership of the Retail Merchants' Association to attend the special retailers' meeting today, feeling that this is an opportunity for retailers to "sell themselves" and sell their sales forces on the importance of their advertising.

Eight merchants who back up their merchandising policies with clean-cut advertising will be the speakers, each man talking for three minutes and delivering at least one thought which he considers of vital importance to his particular advertising success.

The Club believes that a great many retail merchants will be glad to attend this meeting with many of their sales executives, who can put over the real importance of advertising to the sales force, thus increasing its cash-draw value. The secretary reports an unusual interest on the part of advertising agency and service men as well as of newspaper advertising men.

This is easy to explain. This is a splendid opportunity to get atmosphere and selling data direct from the leading retail advertisers of the community. Mr. Taylor wants everybody to bear in mind that the meeting begins at 12:55 and adjourns promptly at 2:15. Those coming later than 12:55 will not share in the drawing on prompt attendance prizes.

What Some Newspapers Think
The following is quoted from editorial utterance in the San Francisco Call recently:
"If the newspaper sells space freely to all sorts of doubtful schemes it becomes a fellow-

AN UNUSUAL RETAIL ADVERTISING PROGRAM TODAY

The following speakers will address the meeting on "Advertising From the Retailer's Viewpoint":

MR. LEROY S. COHEN
MR. IRVING S. GREENTREE
MR. LEWIS KAUFMANN
MR. CHARLES T. NORMAN
MR. W. S. RHODES
MR. A. M. RUBENSTEIN
MR. GEORGE B. SYDNOR, JR.
MR. DANIEL WHITLOCK

The Ladies Will Be Welcome Guests Today

conspirator against the public and merely shares in the loot of robbery. It turns over its reader bound and gagged, to be stripped by swindlers, and it hurts the whole community. The advertiser and the newspaper know this, and it is their realization which has made the Associated Advertising Clubs of the World so powerful an organization. The co-operation of the Call is pledged in this good work."

It is worthy of comment that newspapers in greater and greater number are constantly joining the ranks of those pioneers who have recognized and frankly accepted responsibility to their readers to keep their advertising columns clean and to warrant their readers that they may be free to respond to advertising offers, knowing that the performance will measure up 100% to the promise. Few are the publishers who still urge the time-worn argument that they must continue to carry misleading and fraudulent advertising or else be deprived of much-needed revenue. Publishers with an eye to future volume and the stability of business are following policies which direct advertising into constructive rather than destructive channels.

John H. Mason, of the Commercial Trust Company, of Philadelphia
LITERARY DIGEST space is valuable. There is not enough of it to allow of waste on subjects of minor importance. Therefore the following excerpt from the Literary Digest of December 13th is noteworthy:
"Not less than \$250,000,000 of worthless and fraudulent securities are sold annually to the American people. Indeed, Mr. John H. Mason, president of the Commercial Trust Company of Philadelphia, feels certain from his experience in the Treasury Department at Washington that if we could obtain accurate statistics it would be a markedly greater amount." It is with the hope of eliminating all or part of the loss thus brought upon the community that Mr.

Mason has accepted the presidency of the Philadelphia Better Business Bureau. Mr. Mason's statement is quoted in the financial section of the Philadelphia Public Ledger and is accompanied by the following editorial comment:

The estimate of \$250,000,000 a year is moderate. The sale of worthless "securities" is an "industry" in America. It would not be if the public exercised common sense in financial investments.

Any time a suave and glib-tongued person offers opportunity to you to make large profit by buying stock in something or other the chances are one hundred to one you will get stung if you part with your money. Any time a gentleman you do not know calls you on the phone and wants you to make a young fortune out of something he has for sale he is operating on the theory of Phineas T. Barnum that a fool is born every minute, and sometimes two.

Don't imagine all the "suckers" are included in the great mass of the public who have only a hazy idea of Wall Street, of investment banking, of stocks, bonds, etc.

Recently one of the foremost men in America, a man of very great talent, whose fame is international, was sued by two men in connection with a stock-floping affair. A representative of this newspaper wrote to an associate of the man of international reputation that one of the two persons bringing the suit, and who posed as a banker and broker, had a criminal record, having been in prison twice on charges of swindling. The newspaper man got a reply to this effect: "Much obliged. The other fellow is a crook, too."

What are you to think when the associate of men high in industry and high in finance is plucked by sharpers just as are clergymen, physicians, widows, the many who have comparatively little money and little knowledge of stocks, but who have the foolish notion that possibly they will be favored by fortune? This "get-rich-quick" business has its foundation in the belief that a majority of persons are fools. If you are wise you will consult your banker when it comes to investments. If you do any investigating do it before putting in your money.

Mr. Mason says it is with the hope of eliminating all or part of this "get-rich-quick" business in Philadelphia that he has accepted the presidency of the Better Business Bureau. Philadelphians have been misled to the extent of \$500,000,000 a year. You can wipe Philadelphia off the "sucker list" if you will.

John Stewart Bryan's Address

John Stewart Bryan talked to the Club last Wednesday and brought such a message of optimism as warmed the cockles of the heart, as sparkles with wit and good feeling, as rings with sincerity and truth.

John Stewart Bryan's eloquence is known to all of us, yet on Wednesday last we are convinced he must have been in exceptional form. After hearing him, all of us went out in a happier mood and to many of us inevitably the holiday season brings a warmer message of rejoicing.

Thank you, Mr. Bryan.

Be a Brother

How about these meetings, Ad Clubbers? Is it true that you disapprove of them? Is it true that you are disappointed in the programs?

Is it true that you wouldn't care to bring a friend from out of town? Or, on the other hand, is it true, as many have said, that our programs measure up to the achievements of the most energetic clubs anywhere?

If the first three questions are true, be a brother and direct your criticisms to the officers of the Club, who are pulling with might and main to please you.

If the other supposition is true, be a brother. Pick out some one you know who is not attending, call him up and tell him to come today.

If he hasn't sent his reservation card, we will excuse him this time. Tell him to come anyway.

Be a brother, brother.

Turn Over a New Leaf — IN YOUR — BANK BOOK

You are glad that you saved money during the past year.

Resolve now to save more during 1921. Even a little more added to the amount of your weekly savings deposit will count up amazingly in the long run.

And what a satisfaction it is, when the end of the year comes, to know that one has kept his New Year's resolution!

This bank helps thrifty folks to save by adding 3% interest to savings deposits.

MERCHANTS NATIONAL BANK
"Teach Your Dollars to Have More Cents."
Eleventh and Main Sts., Richmond, Va.



Mosmiller FLORIST

115 East Main Street.
All the season's flowers are here with all their beauty and fragrance.
Phones, Madison 1117-1118.

Electric Motors Repaired

QUICK SERVICE
We are equipped to give you prompt and intelligent service on your motors and generators

Wingfield & Hundley
Richmond, Va.

We Want You on Our Books

We Will Do Anything a Good Bank or Trust Company Can Do for You.
Resources, \$12,000,000.

First National Bank

The Oldest Bank in Richmond.
Interest in Savings Department Begins the First Day in Each Month.
Why Not Rent a Safe Deposit Box?

D. A. PRENTISS

310 West Broad Street.
Grant
Saxon
COLUMBIA STORAGE BATTERIES.
Phone Randolph 409.

Do You Realize

that as prices drop your dollar becomes more and more valuable?
And that if you save it now you will have just that much more in the near future?

The Union Bank of Richmond
1104 E. MAIN ST.

"No Car Rides or Drives Like the CADILLAC."
JONES Motor Car Co.

SAUER'S
PURE FRUIT
FLAVORING EXTRACTS
BEST BY EVERY TEST
17 HIGHEST MEDALS
Largest Selling Brand in U. S.
C. F. SAUER CO., RICHMOND, VA.

Electrical Work of Every Description
Complete Line of Electrical Appliances.
MORRIS HUNTER
113 North Eleventh Street.

Maccar Trucks
ARE BEST
Is the verdict of many users
KING-WILSON MOTOR CORPORATION
320 W. Broad St. Mad. 1361.

DENNIS AUTO SUPPLY CO.
301 W. Broad St.
Automobile Accessories
Automobile Robes
Distributors G. & S. Tires.

DAY-ELDER
Worm-Drive Motor Trucks
Note: First, that DAY-ELDER TRUCKS are built of very best materials and can be bought second-hand at the most reasonable price. WORM-DRIVE trucks on the market. INVESTIGATE!
KLINE KAY SALES CO.,
605-615 West Broad Street,
Richmond, Va.

Spaghetti
(Italian Style)
Every Tuesday & Friday
Frank Moriconi & Co.
Tenth and Main Streets.

The Firms Who Are Wise
AD-VISE
"Printing of Distinction"
For Results
Brown Print Shop
Where Governor Street Meets Franklin, Richmond, Va.
Phone Madison 1890.

Sydnor Pump and Well Co., Inc.
Water Supply Equipment
1510 East Main Street,
Richmond, Va.

J. N.
Wishing you a Merry Christmas and Prosperous New Year.
The Sperry & Hutchinson Company,
108 North Seventh Street.

Telephones: Mnd. 9452, Rtn. 1552
SCHER'S SODA SUGAR
Cor. Ninth and Broad Streets,
Richmond, Va.

Have Your Old Carpets Rewoven Into New Rugs
Richmond Awning Co.

The Oldest Agricultural Journal in America.
Circulation, Over 100,000
Established 1840
The Southern Planter
Semi-Monthly
Offices: 28 North Ninth Street.
P. O. Drawer 1230
Richmond, Va.

NOTICE!
Special sale on Screen Doors for one week. Prices from \$2.75 up, including all fixtures. Come in and compare our prices with others.
Newton-Woodward Hardware Corp.,
616 East Broad Street.

STEREOS and MATS
Ad Club Members can get quickest and best service in our modern plant.
VIRGINIA STATIONERY CO.,
Mfg. Dept. Ninth and Cary.

For Best Work and Satisfaction Go to Southern Auto Repair Company, Inc.
210 North Madison Street,
Richmond, Va.
Madison 6308. Randolph 1908.

Better Printing—Better Advertising
The Shop of Better Printing
Garrett & Massie, Inc.
1309-11 E. Franklin Street
Madison 7394

We Think as well as print TRY US
Williams Printing Co.
11-13-15 N. Fourteenth St.
Phone Madison 989

Taxpayers
should have their accounts stated in conformity with the Federal Tax requirements and scientific accounting.
We invite you to come in and talk over your accounting and tax problems, or at your request we shall call at your office.
Fullen, Henderson & Company,
Certified Public Accountants
Richmond, Lynchburg, Raleigh, Va. N. C.

Stocks and Bonds
We have excellent facilities for the handling of securities on all markets.
LOCAL SECURITIES
EUGENE R. JONES & CO.
807 E. Main St. Mad. 7147.
Members Stock Exchange.



Calling to your attention the best place for business men and women to eat—
Murphy's Dining Room
Eighth and Broad.

Dance and Dine — AT THE — RICH KELLER
Every Evening from 9 to 12
Excellent Jazz Orchestra from Boston.
25% reduction from menu prices in the Grill Room.
HOTEL RICHMOND,
W. E. HOCKETT, Manager.